Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A system for enabling an issuing authority to distribute benefits to a plurality of patrons, the system comprising:

at least one smart card associated with each patron of the plurality of patrons, the at least one smart card having a serial number and means for storing information, the smart card configurable to operate in a plurality of benefit types;

a central computer with access controlled by the issuing authority and having applications for processing benefits information, wherein:

the benefits information includes a benefits monetary value associated with each said patron;

the central computer includes a benefits storage device for storing the benefits information; and

the issuing authority grants a benefits provider permission to access the benefits storage device to input or update the benefits monetary value, the benefits provider comprising a different entity than the issuing authority,

an entry means allowing the benefits provider to input or update the benefits monetary value to the benefits storage device; and

an express vending machine having a bidirectional electronic connection to the central computer for accepting a transfer of at least a portion of the benefits monetary value stored at the benefits storage device to the at least one smart card, the express vending machine comprising:

a user interface for each said patron to:

receive an amount of value from the patron and transfer at least a portion of the amount of value to the benefits storage device;

select a first an amount of benefits monetary value to be transferred from the a benefits storage device to the at least one smart card;

Appl. No. 09/516,989
Amdt. dated December 11, 2009

PATENT

select a first benefit type from the plurality of benefit types available for operation on the at least one smart card; and

assign the first amount of benefits monetary value to the first benefit type on the at least one smart card;

select a second amount of benefits monetary value to be transferred from the benefits storage device to the at least one smart card;

select a second benefit type from the plurality of benefit types available for operation on the at least one smart card; and

assign the second amount of benefits monetary value to the second benefit type on the at least one smart card; and

~~change the benefit type from the selected first benefit type to a second benefit type from the plurality of benefit types available for operation on the at least one smart card; and~~

a read/write mechanism for reading the at least one smart card and writing the selected benefits monetary value and the selected first and second benefit types type to the at least one smart card and for subsequently changing the selected first benefit type to the selected second benefit type.

2.   (Original) The system for distributing benefits as in claim 1, wherein the entry means for inputting benefits information is a terminal connected to the central computer by means of an intranet connection.

3   (Original) The system for distributing benefits as in claim 2, further comprising a smart card read/write device connected to the terminal for writing the at least a portion of the benefits monetary value to the at least one smart card.

4.   (Previously Presented) The system for distributing benefits as in claim 1, further comprising:

a web server connected to the central computer; and

Appl. No. 09/516,949
Amdt. dated December 11, 2009

PATENT

a remote terminal connected to the web server by means of an internet connection, the remote terminal allowing the benefits provider to input or update the benefits information including the benefits monetary value via the entry means.

5. (Original) The system for distributing benefits as in claim 4, further comprising a smart card read/write device connected to the terminal for writing the at least a portion of the benefits monetary value to the at least one smart card.

6. (Original) The system for distributing benefits as in claim 1, wherein the issuing authority is a transit system authority.

7. (Original) The system for distributing benefits as in claim 6, wherein the at least one smart card is used for purchasing transit fares and parking fees from the transit authority.

8. (Previously Presented) The system for distributing benefits as in claim 1, wherein the benefits provider is a welfare agency.

9. (Original) The system for distributing benefits as in claim 8, wherein the benefits are for food expenses, and wherein the at least one smart card is used for purchasing food.

10. (Original) The system for distributing benefits as in claim 1, wherein the express vending machine further comprises a station monitor and display system for connecting the express vending machine to the central computer, the station monitor and display system for collecting transaction and maintenance data from the express vending machine.

11. (Original) The system for distributing benefits as in claim 10, wherein the station monitor and display system forward the transaction and maintenance data to the central computer for consolidation and preparation of a plurality of management reports.

Appl. No. 09/516,949
Amdt. dated December 11, 2009

PATENT

12.   (Original) The system for distributing benefits as in claim 1, wherein the express vending machine has an add value function for each said patron to add value to the at least one smart card separate and in addition to the benefits monetary value.

13.   (Previously Presented) The system for distributing benefits as in claim 1, wherein the benefits provider comprises one of a plurality of benefits providers, wherein the benefits provider is responsible for offering the benefits to a set of patrons of the plurality of patrons, and wherein the benefits provider is liable to the issuing authority for the benefits monetary value distributed to the set of patrons.

14.   (Previously Presented) The system for distributing benefits as in claim 13, wherein the benefits provider is a private employer.

15.   (Previously Presented) The system for distributing benefits as in claim 13, wherein the benefits provider is a public employer.

16.   (Currently Amended) A method for distributing benefits to a patron of a plurality of patrons, the method comprising the steps of:

maintaining a benefits data base in a central computer, the benefits data base including benefits information for the plurality of patrons, the benefits information including a patron identifier and a monetary benefit value for the patron;

receiving, at the central computer system, an input from a benefits provider to increase the monetary benefit value for the patron, wherein the benefits provider is different entity from an issuing authority for a smart card and the issuing entity gives the benefits provider permission to access and control the monetary benefit value for the patron in the benefits data base;

increasing the monetary benefits value for the patron in the benefits data base in response to the received input;

downloading at least a portion of the increased monetary benefit value to the smart card in a first benefit type according to a selection of an amount and of the first benefit

Appl. No. 09/516,949
Amdt. dated December 11, 2009

PATENT

type from a plurality of benefit types available for operation on the smart card by the patron at a vending machine;

    configuring the smart card for the first benefit type from the plurality of benefit types available for operation on the smart card;

    receiving, at another or the same vending machine, an input from the patron to change the benefit type from the first benefit type to a second benefit type from the plurality of benefit types available for operation on the smart card; and

    reconfiguring the smart card for the second benefit type;

    receiving, at another or the same vending machine, monetary value from the patron unassociated with a particular benefit type; and

    storing, at the central computer system, at least a portion of the monetary value unassociated with a particular benefit type for the patron in the benefits data base in response to the received monetary value.

17.   (Previously Presented) The method of distributing benefits as in claim 16, wherein step of maintaining a benefits data base includes allowing the benefits provider to enter benefits data into the benefits data base utilizing a remote terminal.

18.   (Original) The method of distributing benefits as in claim 17, wherein the remote terminal is connected to the main computer by means of an Internet connection.

19.   (Original) The method of distributing benefits as in claim 16, wherein the step of downloading further includes the steps of:

    requesting a claim at the vending machine;

    sending a request message to the central computer;

    sending a response message from the central computer to the vending machine, the response message containing an authorized value;

    writing the authorized value to the smart card;

    sending a confirmation message to the central computer that the authorized value was written to the smart card.

20.   (Original) The method of distributing benefits as in claim 19, wherein the request message includes a serial number from the smart card, a sequence number, and a requested value, and wherein the confirmation message is not received by the central computer, further comprising the step of:

verifying the sequence number against a stored sequence number to determine whether the card has received the requested value in a prior transaction.

21.   (Currently Amended) A system for distributing benefits, the system comprising:

a benefits provider computer for a benefits provider comprising an employer entity, the benefits provider computer configured to:

confer a transit benefit to a patron comprising an employee of the employer entity, the transit benefit comprising a monetary value and conferred as part of an employment relationship;

receive permission to control a monetary benefit value for the patron in a remotely located benefits data base for a transit authority computer;

transmit data loading the monetary value of the transit benefit to the benefits data base for the patron; and

a transit authority computer for a transit authority, in communication with the benefits provider computer, and configured to:

maintain a benefits data base including a monetary benefit value for the patron, wherein monetary benefit value in the benefits data base remains unassociated with a particular benefit type;

receive the transmitted data from the benefits provider computer directing the loading of the monetary value of the transit benefit to the monetary benefit value for the patron, the received data causing the benefits data base to reflect the loaded monetary value;

receive, from the patron at a remote terminal, a selection of a first amount of benefits monetary value to be transferred from the benefits data base and a selection of a first benefit type from a plurality of benefit types available for operation on a smart card;

transmit data to transfer the selected amount of the monetary benefit value in the selected first benefit type for the patron from the benefits data base to the smart card;

receive, from the patron at another or the same remote terminal, a selection to transfer at least a portion of the monetary value to a selected second benefit type from a plurality of benefit types available for operation on a smart card; and

transmit data to transfer the at least a portion of the monetary value in the selected first benefit type on the smart card to the selected second benefit type on the smart card.

22.   (Previously Presented) The system of claim 21, wherein the transit authority computer is further configured to determine, in response to the received selections, to perform the transfer without first accessing the benefits provider computer.

23.   (Previously Presented) The system of claim 21, wherein the benefits provider computer is further configured to:

transmit data to modify the monetary value of the transit benefit in the benefits data base for the patron.

24.   (Previously Presented) The system of claim 21, wherein the transit benefit comprises a selection from the group consisting of a rail benefit, a bus benefit, other transit benefits, a parking benefit, and any combination thereof.

25.   (Previously Presented) The system of claim 1, wherein the plurality of benefit types comprise an unrestricted stored value, rail value, parking value, bus value, and general transit value.